WITHDRAWAL FROM REGULAR SHARE OR SHARE DRAFT (prepare check)

Enter transaction code:

79 # for regular share

39 # for share draft

CU Call responds:

Please enter your suffix.

You enter:

Your regular share or share draft suffix followed by #.

CU Call responds:

Please enter transaction amount.

You enter:

Amount followed by #. Use * as decimal point: (Example: 52*00# for \$52.00 and 52*75# for \$52.75).

CU Call responds:

Withdraw (repeats amount). Is this correct?

You enter:

9 # (yes) or 6 # (no). If you enter yes, CU Call will confirm the transaction and a check will be disbursed the next business day. If no, the transaction is cancelled.

CU Call responds:

Enter transaction code.

You enter:

Code for next transaction or * # to end call.

BALANCE INQUIRY

Enter transaction code:

7 4 # for regular share inquiry

3 4 # for share draft inquiry

5 4 # for loan inquiry

2 4 # for certificate inquiry

CU Call responds:

Please enter your suffix or please enter your note number or please enter your payment number.

You enter:

Regular shares, share draft, or loan suffix or CD number followed by #.

CU Call responds:

CU Call will give you your current regular share or share draft balance and amount available for withdrawal or loan balance, next payment date and amount or CD balance, current interest and maturity date. CU Call then responds: Enter transaction code.

You enter:

Code for next transaction or * # to end call.

SHARE DRAFT INQUIRIES

Enter transaction code:

3 3 4 # for last draft deposit

3 6 4 # for a specific draft cleared

774# for stop payment inquiry CU Call responds:

Please enter your suffix.

You enter:

Suffix followed by #.

CU Call responds:

Please enter your draft number. (Does not ask for this entry on deposit inquiry).

You enter:

Draft number followed by #. (Maximum number of digits is 5 plus #).

CU Call responds:

CU Call will tell you whether or not the activity has occurred, then ask for your next transaction code.

You enter:

Code for next transaction or * # to end call.

ACCOUNT HISTORY

Enter transaction code:

5 3 3 # for share draft deposits

5 7 3 # for regular share deposits

5 3 4 # for drafts cleared

5 7 9 # for regular share withdrawals

5 7 2 # for last payroll amount

5 3 2 # for last dividend amount

284 # for ATM transactions

5 8 # for last transaction

CU Call responds:

Please enter your suffix.

You enter:

Your suffix followed by #.

CU Call responds:

CU Call will give you amounts, dates and draft numbers. (Your credit union may supply only the most recent transaction or several in sequence.) CU Call then responds: Enter transaction code.

You enter:

Code for next transaction or * # to end call.

TRANSFER BETWEEN REGULAR SHARE/ SHARE DRAFT, MAKE LOAN PAYMENTS OR LOAN ADVANCES

Enter transaction code:

7 8 7 # for regular share/share draft to regular share/share draft

7 8 5 # for regular share/share draft to loan

587# for loan advance to account

CU Call responds:

Please enter the suffix from which you are transferring funds.

You enter:

Your regular share/share draft suffix followed by # (transfer or payment) <u>or</u> your loan suffix followed by # (loan advance).

CU Call responds:

Please enter the suffix to which the funds will be transferred.

You enter:

Your regular share/share draft or loan suffix followed by #.

CU Call responds:

Please enter the amount to be transferred.

You enter:

Amount followed by #. Use * as decimal point: (Example: 52*00# for \$52.00 and 52*75# for \$52.75).

CU Call responds:

Transfer (repeats amount). Is this correct?

You enter:

9 # (yes) or 6 # (no). If you enter yes, CU Call will confirm the transaction. If no, the transaction is cancelled.

CU Call responds:

Enter transaction code.

You enter:

Code for next transaction or * # to end call.

DIVIDENDS EARNED AND INTEREST PAID YEAR-TO-DATE AND PRIOR YEAR

Enter transaction code:

9 3 3 # for year-to-date dividends

9 3 4 # for year-to-date interest (paid)

793 # for prior year dividends

7 9 4 # for prior year interest (paid)

CU Call responds:

CU Call will give you your dividends earned or interest paid. CU Call then responds: Enter transaction code.

You enter:

Code for next transaction or * # to end call.

CALCULATE LOAN AMORTIZATION

Enter transaction code:

2 5 2 # to calculate a loan amortization

CU Call responds:

Please enter the principal.

You enter:

Loan principal followed by #. Use * as decimal point: (Example: 52*00# for \$52.00 and 52*75# for \$52.75).

CU Call responds:

Please enter the interest rate.

You enter:

Loan interest rate followed by #.

CU Call responds:

Please enter the term of the loan in months.

You enter:

Number of months.

CU Call responds:

The estimated payment amount is (amount). CU Call then responds: Enter transaction

code. You enter:

Code for next transaction or * # to end call.

LOAN ADVANCE (prepare check)

Enter transaction code:

52#

CU Call responds:

Please enter your suffix.

You enter:

Your loan suffix followed by #.

CU Call responds:

Please enter amount of advance.

You enter:

Amount followed by #. Use * as decimal point: (Example: 52*00# for \$52.00 and 52*75# for \$52.75).

CU Call responds:

Advance (repeats amount). Is this correct?

You enter:

9 # (yes) or 6 # (no). If you enter yes, CU Call will confirm the transaction and a check will be disbursed the next business day. If no, the transaction is cancelled.

CU Call responds:

Enter transaction code.

You enter:

Code for next transaction or * # to end call.

INQUIRE ON RELATED ACCOUNT

Enter transaction code:

726# CU Call responds:

Please enter your account number.

You enter:

Account number followed by #. (Must be an account or joint account in your name).

CU Call responds:

Please enter your Authorization code. You enter:

Your 4 digit Authorization code (PIN). From this point, proceed as you would for any transaction.

SHARE DRAFT STOP PAYMENT

Enter transaction code:

3 7 7 # to place a stop payment

CU Call responds:

Please enter your suffix.

Suffix followed by #.

CU Call responds:

Please enter your draft number.

You enter:

Draft number followed by #. (Maximum number of digits is 5 plus #).

CU Call responds:

Place a stop payment. Is this correct?

You enter:

9 # (yes) or 6 # (no).

CU Call responds:

Stop payment has been placed on draft number (number).CU Call then responds: Enter transaction code.

You enter:

Code for next transaction or * # to end call.

LOAN PAYOFF STATUS

Enter transaction code:

576 # for loan payoff status

CU Call responds:

Please enter your suffix.

You enter:

Loan suffix followed by #.

CU Call responds:

Your loan payoff amount is (amount). The amount of interest accrued per day is (amount). CU Call then responds: Enter transaction code.

Code for next transaction or * # to end call.

CHANGE YOUR AUTHORIZATION CODE (PIN NUMBER)

Enter transaction code:

7 4 6 # to change your authorization code (PIN #). CU Call responds:

Enter your new 4-digit Authorization code.

You enter:

Your new code followed by #.

CU Call responds:

Please re-enter your new code for verification.

You enter:

Your new code followed by #.

CU Call responds:

Change your Authorization code (PIN).

Is this correct?

You enter:

9 # (yes) or 6 # (no). If yes, your new code will be in effect on your next transaction.

EXPRESS TRANSACTIONS

As you become familiar with the sequence of transactions, you can complete your calls faster by overriding CU Call voice prompts and entering your transaction codes in one continuous entry.

For example, to transfer \$50.00 from regular

share to share draft: You enter:

Phone number for telephone transactions.

CU Call responds:

Welcome, thank you for your call. Please enter vour account number.

You enter:

Your account number followed by # and immediately enter your Authorization code (PIN) followed by #, 7 8 7 # (code for transfer), your regular share suffix followed by #, your share draft suffix followed by #, 50*00#.

CU Call responds:

Transfer 50 dollars. Is this correct?

You enter:

9 # (yes) or 6 # (no).

CU Call responds:

Transaction complete. Enter your transaction code.

You enter:

Code for next transaction followed by #or *# to end call.

NOTE: If CU Call's voice prompt begins before you can override it, continue your entry and the voice will stop. Conversely, you can leave express mode and return to the voice after any entry by not overriding.

WELCOME TO THE NEW AND IMPROVED CU CALL TELEPHONE TELLER

To assist you, each CU Call transaction is displayed step-by-step in this guide, and a summary of suffixes and transactions are on the next two pages.

When to begin using CU Call You can use CU Call now.

What you need

★ A touch tone phone.

★ Your credit union account number which is printed on your statement.

★ Your CU Call authorization code (PIN #).

★ The transaction codes and account suffixes in this transaction guide and on your wallet card.

How your account is protected

Your 4-digit Authorization code (PIN #) must be entered at the beginning of each call. Even if someone knows your code, CU Call cannot transfer funds to an unrelated account, make checks payable to another person or mail checks to another address.

Important Information

- ★ You can make multiple transactions or inquiries in the same call. There is a maximum of ten transactions during one call to CU Call. After that the call will end.
- ★ Press pound (#) after each entry to indicate "entry complete".
- ★ When entering dollar amounts, use the asterisk (*) for the decimal point (\$25.75 = \$25*75), use zeros to show no cents (\$25*00).
- ★ At the end of each call, CU Call will give you a call number. It is your receipt should you have to inquire about the transaction.
- ★ If you forget your authorization code (PIN #), contact the credit union and select a new code.
- ★ If you make an incorrect entry, you may cancel at any point by entering * #.

CU CALL PHONE NUMBERS

Local 202-371-0151 Outside Washington 1-800-CU CALLS

MOST OFTEN USED SUFFIXES ARE:

| Regular Shares | 0# |
|-----------------------------------|----|
| Share Escrow | 1# |
| Non-dividend Earning | |
| Regular Shares | 2# |
| IRĂ | 4# |
| Money Market | 5# |
| Vacation Clubs | 6# |
| Share Draft | 7# |
| Non-dividend Earning Share Draft. | 7# |
| Christmas Clubs | 8# |
| | |

★ When asked for a "suffix" please refer to the list above, the back of your wallet card, or your monthly statement.

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STARTING EVERY CALL

You enter:

(202) 371-0151 or (1-800) CU-CALLS

CU Call responds:

Welcome to CU Call.

Please enter your account number.

You enter:

Your account number followed by #.

CU Call responds:

Please enter your Authorization code.

You enter:

Your 4-digit Authorization code (PIN #) followed by #.

CU Call responds:

Please enter your transaction code, 9 9 # for list or * # to terminate call.

You enter:

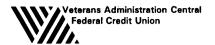
Specific transaction code followed by # or 9 9 # to get menu of transactions.

From this point, follow the step-by-step instructions inside this guide for the specific transaction(s) you are making.

CU Call is unavailable for a brief time each day while accounts are updated. CU Call will inform you when this occurs and ask that you call back later.

SUMMARY OF TRANSACTIONS AND CODES

| Transactions | Numeric Code |
|------------------------------------|--------------|
| Transactions menu | 99# |
| End call/cancel | *# |
| Repeat last statement | . **# |
| Financial Transactions | |
| Regular share withdrawal | . 79# |
| Share draft withdrawal | . 39# |
| Loan advance (pick-up check) | . 52# |
| Loan advance (to account) | . 587# |
| Transfer funds | . 787# |
| Loan payment | . 785# |
| Balance Inquiries | |
| Regular share | . 74# |
| Share draft | . 34# |
| Loan | . 54# |
| Certificate | . 24# |
| Rate Inquiries | |
| Regular share | . 77# |
| Loan | . 57# |
| Certificate | . 27# |
| Dividends and Interest | |
| Year-to-date dividends | 933# |
| Year-to-date interest (paid) | 934# |
| Prior year-to-date dividends | 793# |
| Prior year-to-date interest (paid) | 794# |
| History | |
| Share draft deposits | 533# |
| Regular share deposits | 573# |
| Last drafts cleared | 534# |
| Last regular share withdrawals | 579# |
| Last payroll amount | 572# |
| Last dividend amount | 532# |
| ATM transactions | 284# |
| Last transaction | 58# |
| Share draft Inquiries | |
| Last share draft deposit | 334# |
| Draft number inquiry | 364# |
| Stop payment inquiry | 774# |
| Other | |
| Regulation D inquiry | 734# |
| Loan payoff status | 576# |
| Calculate loan amortization | 252# |
| Inquire on related account | 726# |
| Change Authorization code (PIN) | 746# |
| Request additional credit union | ** |



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Tech World

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G Street Branch

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Brooklyn Medical Center

800 Poly Place, Room 1-110 Brooklyn, N.Y. 11209 (718) 492-0600

Albany VA Hospital

113 Holland Avenue Albany, N.Y. 12208 (518) 465-4211

Philadelphia Regional Office

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